1904, art. 45, sec. 7. 1898, ch. 457, sec. 7. 1904, ch. 151. 1914, ch. 516. 1918, ch. 410, sec. 7.

7. Every husband shall acquire by virtue of his marriage an estate for his life in one-third of the lands held or owned by his wife at any time during the marriage, whether by legal or equitable title, or whether held by her at the time of her death or not, but such estate shall not operate to the prejudice of any claim for the purchase money of such lands, or other lien on the same; nor shall any conveyance of such lands by the wife alone bar such estate of the husband therein, and this estate shall be known as the husband's dower, and the statute and common law of this State as to the wife's dower shall be construed to be applicable to this estate unless such construction would be unreasonable.

And this section shall apply to every case where a wife dies after the first of June, 1918, and her husband survives her, without regard to when the property was acquired or the marriage occurred.

To the third note to this section on page 1172 of volume 1 of the Annotated Code, add Jeavons c. Pittman, 126 Md. 652.

See notes to article 46, sections 1-4.

See notes to this section in volumes 1 and 3 of the Annotated Code.

8.

This section fully protects insurance due a wife on a husband's life from the claims of the representatives of the husband or his creditors. Pratt v. Hill, 124 Md. 255.

- 9.
- This section protects insurance taken out for the benefit of, or bona fide assigned to, the wife or children or to any relative dependent upon the insured or to any creditor of his, from claims of creditors of such insured person. Pratt v. Hill, 124 Md. 255.
- **10**.

Notwithstanding this section, the policy or by-laws may make other provisions, in which event this section is not applicable. Pratt v. Hill, 124 Md. 255.

- 12.
 - Under this section and section 20, a wife may, by contract or deed, relinquish her dower so that real estate then belonging to, or afterwards acquired by, her husband, may be conveyed by him alone. Hill v. Boland, 125 Md. 117.

For the powers of a married woman under section 12 of article 45 of the code of 1888, see Masterman v. Masterman, 129 Md. 176.

See notes to section 1.

20.

This section referred to in construing article 56, sections 38 and 39—see notes to section 39. Crew Levick Co. v. Hull, 125 Md. 10. See notes to sections 5 and 12.

21.

Section 5 has no application to contracts made by the wife in accordance with this section. The question of agency $vel\ non$ is for the jury where the evidence is conflicting. Noel v. O'Neill, 128 Md. 204.